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UNITED STATES BANKRUPTCY COURT  NORTHERN DISTRICT OF ILLINOIS  EASTERN DIVISION (CHICAGO)			\	Voluntary Petition					
Name of Debtor (if individual, enter Last, First, I Wilder, Keith	Middle):				of Joint Debtor (Sp er, Leisa	oouse) (Last, Fir	st, Middle):		
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years				er Names used by e married, maiden			/ears	
Last four digits of Soc. Sec. or Individual-Taxpa than one, state all): xxx-xx-2284	yer I.D. (ITIN) No./C	complete EIN (if	more	Last fo than or		ec. or Individual-7	Taxpayer I.D.	(ITIN) No./	Complete EIN (if more
Street Address of Debtor (No. and Street, City, 4030 Oak Ave Brookfield, IL	and State):			4030	Address of Joint D Oak Ave kfield, IL	ebtor (No. and S	treet, City, an	d State):	
		ZIP CODE 60513-20	)21						ZIP CODE <b>60513-2021</b>
County of Residence or of the Principal Place of <b>Cook</b>	of Business:			Cook	of Residence or o	of the Principal Pl	ace of Busine	ess:	
Mailing Address of Debtor (if different from stre 4030 Oak Ave Brookfield, IL	et address):			4030	Address of Joint   Oak Ave kfield, IL	Debtor (if differen	t from street a	address):	
Sicokiicia, iL		ZIP CODE 60513-20	)21	<b>D</b> , 00	Miora, IL				ZIP CODE <b>60513-2021</b>
Location of Principal Assets of Business Debto	r (if different from str	eet address ab	ove):						
									ZIP CODE
Type of Debtor (Form of Organization)		of Business	i			f Bankruptcy etition is Filed			
(Check one box.)  ✓ Individual (includes Joint Debtors)	Health Care E	Business Real Estate as o	defined	_	Chapter 7 Chapter 9		`	ŕ	tition for Recognition
See Exhibit D on page 2 of this form.	in 11 U.S.C. §		2000		hapter 11		of a	Foreign Ma	ain Proceeding
Corporation (includes LLC and LLP)  Partnership	Stockbroker			=	hapter 12 hapter 13				tition for Recognition onmain Proceeding
Other (If debtor is not one of the above	Commodity B Clearing Bank				<u> </u>		e of Debts		
entities, check this box and state type of entity below.)	Other	Futitu		 	ebts are primarily	`	k one box.) Deb	ots are prim	arily
	(Check bo	<b>cempt Entity</b> ox, if applicable.	.)	d   §	ebts, defined in 11 101(8) as "incurre	U.S.C. ed by an	busi	iness debts	S
	under Title 26	x-exempt organ of the United S	States	l p	ndividual primarily f ersonal, family, or				
Filing Fee (Che	·	ernal Revenue (	code).		old purpose."	Chapter	11 Debtor	s	
✓ Full Filing Fee attached.				│□ □	ebtor is a small bu			-	, ,
Filing Fee to be paid in installments (appli			ch	Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  Check if:					
signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.			٨.	Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.					
Filing Fee waiver requested (applicable to attach signed application for the court's c	chapter 7 individua	ls only). Must Official Form 3B.	-	Chec	k all applicabl	e boxes:	· · · ·		
				l∺ ₄	aplan is being filed acceptances of the foreditors, in acco	plan were solicit	ed prepetition	from one	or more classes
Statistical/Administrative Information	1			1 — 0	r creditors, in acco	ordance with 11 C	J.S.C. § 1120	Т	HIS SPACE IS FOR
Debtor estimates that funds will be availat  Debtor estimates that, after any exempt p there will be no funds available for distribu	roperty is excluded a	and administrati		es paid,					OURT USE ONLY
Estimated Number of Creditors	П	П			П	П	П		
1-49 50-99 100-199 200-999	1,000- 5,000	5,001- 10,000	10,001- 25,000		25,001- 50,000	50,001- 100,000	Over 100,000		
Estimated Assets	П	П	П		П	П	П		
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 milli	\$1,000,001 on to \$10 million	\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion		
Estimated Liabilities	\$1,000,001 on to \$10 million	\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion		

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B1 (0	Official Form 1) (1/08) Document	Page 2 of 53	Page 2		
	luntary Petition	Name of Debtor(s): Keith Wilder			
(Th	nis page must be completed and filed in every case.)	Leisa Wilder			
	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach add	ditional sheet.)		
Loca	tion Where Filed:	Case Number:	Date Filed:		
Loca	tion Where Filed:	Case Number:	Date Filed:		
	Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If more t	than one, attach additional sheet.)		
Name	e of Debtor:	Case Number:	Date Filed:		
Distri	ct:	Relationship:	Judge:		
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.		Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).			
		X /s/ Robert J. Adams & Associ	iates 04/16/2009		
		Robert J. Adams & Associa			
	Exi	nibit C			
Doe:	s the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition. No.	a threat of imminent and identifiable harm to	public health or safety?		
	Ext	nibit D			
·	be completed by every individual debtor. If a joint petition is filed, each Exhibit D completed and signed by the debtor is attached and mais is a joint petition:	ade a part of this petition.	separate Exhibit D.)		
	Exhibit D also completed and signed by the joint debtor is attached	ed and made a part of this petition.			
		ing the Debtor - Venue applicable box.)			
	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days	business, or principal assets in this Dis	strict for 180 days immediately		
	There is a bankruptcy case concerning debtor's affiliate, general partn	er, or partnership pending in this Distri	ict.		
	Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defer or the interests of the parties will be served in regard to the relief sough	endant in an action or proceeding [in a			
	Certification by a Debtor Who Resid		rty		
П	(Check all ap Landlord has a judgment against the debtor for possession of debtor's	plicable boxes.) s residence (If box checked complete	e the following )		
ш	Zanalora nad a jaaginoni agamat ma abbior ioi poddoodion or abbior c	recidence. (ii best checited, complete	, and ronowing.		
	(1)	Name of landlord that obtained judgme	ent)		
	$\overline{\iota}$	Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, there are circumonetary default that gave rise to the judgment for possession, after the second control of the contr	umstances under which the debtor wou	·		
	Debtor has included in this petition the deposit with the court of any repetition.	nt that would become due during the 3	0-day period after the filing of the		
П	Debtor certifies that he/she has served the Landlord with this certificat	tion. (11 U.S.C. § 362(II)			

B1 (Official For	rm 1) (1/08)
Voluntary	/ Petition

(This page must be completed and filed in every case)

**Keith Wilder** Name of Debtor(s): Leisa Wilder

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Keith Wilder

Keith Wilder

X /s/ Leisa Wilder

Leisa Wilder

Telephone Number (If not represented by attorney)

04/16/2009

Date

#### Signature of Attorney\*



X /s/ Robert J. Adams & Associates

Robert J. Adams & Associates Bar No. 0013056

Robert J. Adams & Assoc. 125 S. Clark, Suite 1810 Chicago, IL 60603

Phone No.(312) 346-0100 Fax No.(312) 346-6228

04/16/2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative	ve)	
(Printed Name of Foreign Represer	ntative)	

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/08)

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Keith Wilder	Case No.	
	Leisa Wilder		(if known)

Debtor(s)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/08) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re: Keith Wilder Case No. (if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:   /s/ Keith Wilder  Keith Wilder
Date: <b>04/16/2009</b>

B 1D (Official Form 1, Exhibit D) (12/08)

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

ase No.
(if known)
•

Debtor(s)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during he five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/08) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

Case No. In re: **Keith Wilder** Leisa Wilder (if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: _/s/ Leisa Wilder
Date:04/16/2009

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B6A (Official Form 6A) (12/07)

In re	Keith Wilder	Case No.	
	Leisa Wilder		(if known)

#### **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Single Family Home	Fee simple	J	\$230,000.00	\$263,374.00
4143 Sunnyside Ave, Brookfield, IL 60513				

Total: \$230,000.00 (Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Keith Wilder	Case No.	
	Leisa Wilder		(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

			<u>,+</u>	0
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	J	\$5.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Jp Morgan Chase, Checking and Savings	J	\$1,500.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.	x			
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.	x			
7. Furs and jewelry.	х			
8. Firearms and sports, photographic, and other hobby equipment.	х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Keith Wilder	Case No.	
	Leisa Wilder		(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Keith Wilder	Case No.	
	Leisa Wilder	_	(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Dodge Durango, 100,000 miles-trans is slipping	J	\$1,200.00
		2000 Ford Contour, 170,000	J	\$1,500.00

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Keith Wilder	Case No.	
	Leisa Wilder		(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	X			
		continuation sheets attached	   >	\$4,205.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (12/07)

In re	Keith	Wilder
	Leisa	Wilder

Case No.	
	(If known)

#### **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash	735 ILCS 5/12-1001(b)	\$5.00	\$5.00
Jp Morgan Chase, Checking and Savings	735 ILCS 5/12-1001(b)	\$1,500.00	\$1,500.00
1999 Dodge Durango, 100,000 miles-trans is slipping	735 ILCS 5/12-1001(c)	\$1,200.00	\$1,200.00
2000 Ford Contour, 170,000	735 ILCS 5/12-1001(c)	\$1,500.00	\$1,500.00
		\$4,205.00	\$4,205.00

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B6D (Official Form 6D) (12/07) In re Keith Wilder Leisa Wilder

Case No.	
	(if known)

#### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	٠		or has no creditors holding secured claims		٠,	••••	orr time correction is	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxx5725  Taylor, Bean, & Whitake 1417 N Magnolia Ave Ocala, FL 34475		-	DATE INCURRED: NATURE OF LIEN: Mortgage COLLATERAL: 1st Mortgage REMARKS:				\$240,517.00	\$10,517.00
ACCT #:			VALUE: \$230,000.00  DATE INCURRED: NATURE OF LIEN: Mortgage Loan COLLATERAL:					
TCF Mortgage 801 Marquette Ave Minneapolis, MN 55402		-	2nd mortgage REMARKS:  VALUE: \$230,000.00				\$22,857.00	
	•		Subtotal (Total of this F	ag	e) >		\$263,374.00	\$10,517.00
			Total (Use only on last p	ag	e) >	.	\$263,374.00	\$10,517.00
continuation sheets attached							(Report also on	(If applicable,

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 09-13481 Doc 1 Filed 04/16/09 Entered 04/16/09 10:14:19 Desc Main Document Page 15 of 53

B6E (Official Form 6E) (12/07)

In re Keith Wilder Leisa Wilder

Case No.	
	(If Known)

✓	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of istment.
	Nocontinuation sheets attached

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Case No.		
	(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	FNEOD	LINITOLINATED	ONCINCULAR INCINCINCIA INCINCIA INCINCI	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx9265 Affiliated Radiologists, S.C. Dept. 4104 Carol Stream, IL 60122		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:					\$240.00
ACCT #: xxxx6174 Allied Interstate, Inc. PO Box 369008 Columbus, OH 43231		-	DATE INCURRED: CONSIDERATION: Collecting for - Commonwealth Edison REMARKS:					Notice Only
ACCT #: AMCA PO Box 1235 Elmsford, NY 10523		-	DATE INCURRED: CONSIDERATION: Collecting for - Quest Diagnostics INC REMARKS:					Notice Only
ACCT #: American Coradius International, LLC 2420 Sweet Home Rd., Ste. 150 Amherst, NY 14228		-	DATE INCURRED: CONSIDERATION: Collecting for - Bill Me Later REMARKS:					Notice Only
ACCT #: xxxxxxxxxxxx4352 Bill Me Later PO Box 105658 Atlanta, GA 30348		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$774.69
ACCT #: xxx7457 Blatt, Hasenmiller, Leibsker & Moore 125 S. Wacker Dr. Ste. 400 Chicago, IL 60606-4440		-	DATE INCURRED: CONSIDERATION: Attorney for - HSBC/BSBuy REMARKS:					Notice Only
Subtotal >  Total >  (Use only on last page of the completed Schedule F.)  continuation sheets attached  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)								\$1,014.69

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Leisa Wilder

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT #: xxx5203  Blatt, Hasenmiller, Leibsker & Moore 125 S. Wacker Dr. Ste. 400 Chicago, IL 60606-4440		-	DATE INCURRED: CONSIDERATION: Attorney for - Citibank NA REMARKS:				Notice Only
ACCT #: xxxxxxxxxxxxxx1308  Cach LLC 370 17th St. , Ste. 5000  Denver, CO 80202			DATE INCURRED: CONSIDERATION: Collecting for - Wamu REMARKS:				Notice Only
ACCT #: xxxx0526  Capital One PO Box 85520 Richmond, VA 23285-5520		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$2,034.00
ACCT#: xxxx3151  Chase Bank One Card Service 800 Brooksedge Blvd Westerville, OH 43081		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$5,818.00
ACCT#: xxxx-xxxx-6687  Chase PO Box 15153 Wilmington, DE 19850-5919		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,863.10
ACCT#: xxxxxxxxxxxx6342 Citibank (SD) N.A PO Box 663 Elgin, IL 60121		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$2,797.78
Sheet no1 of10 continuation sheets attached to Subtotal >  Schedule of Creditors Holding Unsecured Nonpriority Claims  Total >  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxx4037  Commonwealth Edison Bill Payment Center Chicago, IL 60668-0001		-	DATE INCURRED: CONSIDERATION: Utility REMARKS:				\$313.69
ACCT #:  Commonwealth Edison Bill Payment Center Chicago, IL 60668-0001		-	DATE INCURRED: CONSIDERATION: Utility REMARKS:				\$318.38
ACCT #: xxxxxxx1001  Computer Credit P.O.Box 5238  Winston Salem, NC 27113-5238		-	DATE INCURRED: CONSIDERATION: Collecting for - Rush University Medical Center REMARKS:				Notice Only
ACCT #: xxxxxxx0880  Credit Collection Service Payment Processing Center -27 PO Box 55126 Boston, MA 02205	_	-	DATE INCURRED: CONSIDERATION: Collecting for - Commonwealth Edison REMARKS:				Notice Only
ACCT #: xx xxxx x5787  Credit Collection Services Two Wells Ave Newton Center, MA 02459		-	DATE INCURRED: CONSIDERATION: Collecting For - Quest Diagnostics REMARKS:				\$0.00
ACCT #: 22 Creditor Recovery Service 2821 8th St Wisconsin Rapids, WI 54494		-	DATE INCURRED: CONSIDERATION: Collecting for - REMARKS:				\$522.00
Sheet no. 2 of 10 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	(Use only on last page of the completed Schoort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relat	edu e, o	ota ile n th	l > F.) ne	\$1,154.07

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  ACCT #: xxxxxx3617	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
CTI PO Box 4783 Chicago, IL 60680-4783		-	CONSIDERATION: CONSIDERATION: CONSIDERATION: CONSIDERATION: REMARKS:				Notice Only
ACCT #: xxxx02A4  Dependon Collection Service PO Box 4833 Oak Brook, IL 60523		•	DATE INCURRED: CONSIDERATION: Collecting for - REMARKS:				\$159.00
ACCT #: x2798  Diman Financial 1200 Harger Rd Oak Brook, IL 60523		-	DATE INCURRED: CONSIDERATION: Collecting for - Rush University Medical Group REMARKS:				Notice Only
ACCT #: 853  FFCC-Columbus, Inc. 1550 Old Henderson Rd. Columbus, OH 43220		-	DATE INCURRED: CONSIDERATION: Collecting for - Souma Diagnostics REMARKS:				Notice Only
ACCT #: xxx9148  Firstsource Healthcare Advantage, Inc 1900 W. Severs Rd LaPorte, IN 46350		-	DATE INCURRED: CONSIDERATION: Collecting for - Village Radiology REMARKS:				Notice Only
ACCT #: xxxx4854  Harvard Collection Services, Inc. 4839 N. Elston Ave Chicago, IL 60630-2534		-	DATE INCURRED: CONSIDERATION: Collecting For - Oak Park Physicians Group REMARKS:				Notice Only
Sheet no. 3 of 10 continuation she Schedule of Creditors Holding Unsecured Nonpriority C	l > F.) ne a.)						

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx6342  Home Depot Credit Services Processing Center PO Box 689100 Des Moines, IA 50364		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$2,596.77
ACCT #: xxxx-xxxx-xxxx-3910 HSBC Bank PO Box 5253 Carol Stream, IL 60197		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$5,112.00
ACCT #: xxxx-xxxx-xxxx-3910 HSBC Card Services PO Box 17051 Baltimore, MD 21297-1051		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$5,112.13
ACCT #: 27 HSBC/BSBuy PO Box 15519 Wilmington, DE 19850		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$601.00
ACCT #: xxxxxxx, xxxxxxxx0013  Loyola University Medical Center PO Box 6559  Carol Stream, IL 60197		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$324.93
ACCT #: xxx7696  Loyola University Medical Center PO Box 95994 Chicago, IL 60694-5009		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$237.11
Sheet no. 4 of 10 continuation sh Schedule of Creditors Holding Unsecured Nonpriority (		ns	hed to Su  (Use only on last page of the completed Schoort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Related	edu e, o	ota ıle n th	l > F.) ne	\$13,983.94

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Leisa Wilder

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxx, xxx5365  Loyola University Physician Fdn PO Box 88049  Chicago, IL 60680		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$556.41
ACCT #: xxxxxxxx6446  LVNV Funding LLC PO Box 740281  Houston, TX 77274		-	DATE INCURRED: CONSIDERATION: Collecting for - REMARKS:				\$1,458.00
ACCT #: xxxxxx6941  Management Services Incorporated P.O.Box 1099  Langhorne, PA 19047	-	-	DATE INCURRED: CONSIDERATION: Collecting for - HSBC Bank REMARKS:				Notice Only
ACCT #: xx2894  Media Business Burea 1460 Renaissance Dr Park Ridge, IL 60068	-		DATE INCURRED: CONSIDERATION: Collecting for - REMARKS:				\$56.00
ACCT #: xxx7579  MiraMed Revenue Group Dept. 77304 PO Box 77000 Detroit, MI 48277		-	DATE INCURRED: CONSIDERATION: Collecting for - West Suburban Medical Center REMARKS:				Notice Only
ACCT #: xxx6652 MiraMed Revenue Group Dept. 77304 PO Box 77000 Detroit, MI 48277	-	-	DATE INCURRED: CONSIDERATION: Collecting for - West Suburban Medical Center REMARKS:				Notice Only
Sheet no5 of10 continuation sheets attached to Subtotal >  Schedule of Creditors Holding Unsecured Nonpriority Claims  Total >  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

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Leisa Wilder

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	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxx, xxxxxxx, xxxxxxx, xxx2016 Nationwide Credit & Collection 9919 W. Roosevelt Rd. Ste. 101 Westchester, IL 60154		-	DATE INCURRED: CONSIDERATION: Collecting for - REMARKS: 1102016, 1102016				\$815.00
ACCT #: xxxxxxxx6051  Nationwide Credit & Collection 9919 W. Roosevelt Rd. Ste. 101 Westchester, IL 60154	-	-	DATE INCURRED: CONSIDERATION: Collecting for - Loyola University Health System REMARKS:				\$496.73
ACCT #: xxx2717  Nationwide Credit & Collection 9919 W. Roosevelt Rd. Ste. 101  Westchester, IL 60154	-	-	DATE INCURRED: CONSIDERATION: Collecting for - Vyridian Revenue Management REMARKS:				\$107.60
ACCT #: xxxx5957  Nationwide Credit & Collection, Inc. 815 Commerce Drive Oak Brook, IL 60523	-	-	DATE INCURRED: CONSIDERATION: Collecting for - Loyola University Medical Center REMARKS:				Notice Only
ACCT #: xxxxxxxx5337  Nationwide Credit and Colections, INC 9919 Roosevelt Road Westchester, IL 60154	-	-	DATE INCURRED: CONSIDERATION: Collecting for - Loyola Univeristy Health System REMARKS:				\$123.65
ACCT #: xxxxxxxx, xxxx5365  Nationwide Credit and Colections, INC 9919 Roosevelt Road Westchester, IL 60154	-	-	DATE INCURRED: CONSIDERATION: Collecting for - Loyola University Physician Found REMARKS:				Notice Only
Sheet no. <u>6</u> of <u>10</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to Sul  (Use only on last page of the completed Schoort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relat	Tedu	ota ıle l n th	l > F.) ne	

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Leisa Wilder

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xx4781  Oak Park Physicians Group 1730 Park St., Ste. 101  Naperville, IL 60563		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$46.81
ACCT #: xxx xxxxxxxxxx, xxx xxxxxx1530  Quest Diagnostics PO Box 7304  Hollister, MO 65673-7304		-	DATE INCURRED: CONSIDERATION: medical REMARKS: WDA 4598761454, WDA 4667338235				\$249.53
Representing: Quest Diagnostics			American Medical Collection Agency 2269 South Saw Mill River Rd, Building 3 Elmsford, NY 10523				Notice Only
ACCT #: Quest Diagnostics PO Box 64500 Baltimore, MD 21264-4500		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$141.97
ACCT#: xxxxxxxxxxx4263  Resurgent Capital Services, L.P. PO Box 5025 Sioux Falls, SD 57117		-	DATE INCURRED: CONSIDERATION: Collecting for - Sam's Club REMARKS:				Notice Only
ACCT #: xxxxxxx03-58  RMS 240 Emery St Lehigh Valley, PA 18002		-	DATE INCURRED: CONSIDERATION: Collecting for - Chase REMARKS:				Notice Only
Sheet no <b>7</b> of <b>10</b> continuation she Schedule of Creditors Holding Unsecured Nonpriority C	l > F.) ne a.)	\$438.31					

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Leisa Wilder

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPI ITED	AMOUNT OF CLAIM
ACCT #: xxxxx3642  Rush Oak Park Hospital Blue Cross 121 Illinois P.O Box 805107 Chicago, IL 60680-4112		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$197.90
ACCT #: xxxxxxxxxxx, xxxxxxxxxx, xx7174  Rush University Medical Center 21238 Network Place Chicago, IL 60673		-	DATE INCURRED: CONSIDERATION: Medical REMARKS: 56896571002				\$1,598.33
ACCT #: xx2717  Rush University Medical Group 75 Remittance Dr., Dept. 1620 Chicago, IL 60675		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$312.80
ACCT#: Sam's Club P.O.Box 53092 Atalanta GA 30353		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,118.67
ACCT#: xxxx-xxxx-xxxx-0038 Sears Credit Cards PO Box 183082 PO Box Columbus, OH 43218-3082	-	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,446.48
ACCT#: xx0080 Souma Diagnostics P.O.Box 11690 Chicago, IL 60611		-	DATE INCURRED: CONSIDERATION: medical REMARKS:				\$64.60
Sheet no8 of10 continuation sheets attached to Subtotal >  Schedule of Creditors Holding Unsecured Nonpriority Claims  Total >  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

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Leisa Wilder

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	NISDI ITEN	AMOUNT OF CLAIM
ACCT #: xxxxxxx4904 THD/CBSD PO Box 6497 Sioux Falls, SD 57117		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$2,797.00
ACCT#: xxxxx3642  Troy Q. Smith & Assoc. 105 E. Jefferson Blvd., Ste.800  South Bend, IN 46601		-	DATE INCURRED: CONSIDERATION: Collecting for - Rush Oak Park Hospital REMARKS:				Notice Only
ACCT #: xxx-xxxx7081 University Anesthesiologists SC P.O.Box 128 Glenview, IL 60025		-	DATE INCURRED: CONSIDERATION: medical REMARKS:				\$93.60
ACCT#: xxx9148 Village Radiology, Ltd. 121 N. Marion Street Oak Park, IL 60301-1079		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$427.00
ACCT #: xxxx-xxxx-4806  Washington Mutual/Providian PO Box 660490  Dallas, TX 75266		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$5,626.85
ACCT #: xxxx-3899  West Suburban Emergency Services PO Box 5988 Dept 20 5055  Carol Stream, IL 60197		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$294.10
Sheet no <b>9</b> of <b>10</b> continuation she Schedule of Creditors Holding Unsecured Nonpriority C	\$9,238.55						

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Leisa Wilder

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx1133 West Suburban Hospital Medical Center 35001 Eagle Way Chicago, IL 60678		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$24.35
ACCT #: xxxx3899  West Suburban Medical Center 3 Erie Court Oak Park, IL 60302		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$341.49
ACCT #: xxxx6912 West Suburban Medical Center 3 Erie Court Oak Park, IL 60302		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$78.66
ACCT #: xx0230  Western Open MRI Rafia S. Saleem MD 7049 W. Cermak Rd. Berwyn, IL 60402		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$92.15
ACCT #: xxxxxxx2057 WFNNB/Value City Rooms Today PO Box 182303 Columbus, OH 43218		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$2,403.00
Sheet no. <u>10</u> of <u>10</u> continuation s Schedule of Creditors Holding Unsecured Nonpriority		ns	(Use only on last page of the completed Sci port also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Rela	nedı e, o	ota ule n th	l > F.) ne	

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B6G (Official Form 6G) (12/07)

In re Keith Wilder Leisa Wilder

Case No.		
	(if known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)

In re Keith Wilder Leisa Wilder

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re Keith Wilder Leisa Wilder

_	(if known)	_
Case No.		

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		Dependents of	Debtor and Spo	use	
Married	Relationship(s): Son	Age(s): 2	Relationship(	s):	Age(s):
Walled					
Employment:	Debtor		Spouse		
	Unemployed-dSeverence F	Pov for	Unemployed		
Occupation Name of Employer	next 6 weeks	ay ioi	Unemployed		
How Long Employed	2 years				
Address of Employer	Shore Bank				
/ ladi oco or Employor	7054 Jeffery Blvd				
	Chicago, IL 60649				
INCOME: (Estimate of av	rerage or projected monthly in	ncome at time case filed)	ļ	DEBTOR	SPOUSE
	, salary, and commissions (P		)	\$3,975.85	\$0.00
<ol><li>Estimate monthly over</li></ol>		, , , , , , , , , , , , , , , , , , , ,	,	\$0.00	\$0.00
3. SUBTOTAL				\$3,975.85	\$0.00
4. LESS PAYROLL DEI		•	_	DO 44 70	00.00
	ides social security tax if b. is	zero)		\$341.73	\$0.00 \$0.00
b. Social Security Tax c. Medicare	C			\$227.35 \$53.17	\$0.00 \$0.00
d. Insurance				\$335.51	\$0.00
e. Union dues				\$0.00	\$0.00
f. Retirement				\$0.00	\$0.00
g. Other (Specify)				\$0.00	\$0.00
h. Other (Specify)				\$0.00	\$0.00
. 64 (6 )				\$0.00	\$0.00
j. Other (Specify)				\$0.00	\$0.00
k. Other (Specify)	DOLL DEDUCTIONS			\$0.00	\$0.00
5. SUBTOTAL OF PAYE			_	\$957.76	\$0.00
	LY TAKE HOME PAY			\$3,018.09	\$0.00
<u> </u>	operation of business or prof	fession or farm (Attach de	etailed stmt)	\$0.00	\$0.00
8. Income from real proj	. ,			\$0.00	\$0.00
<ol> <li>Interest and dividend</li> <li>Alimony maintenance</li> </ol>	s e or support payments payab	ale to the debtor for the de	htor's use or	\$0.00 \$0.00	\$0.00 \$0.00
that of dependents lis		ie to the debtor for the de	biol s use of	Ψ0.00	ψ0.00
	vernment assistance (Specify	):			
				\$0.00	\$0.00
12. Pension or retiremen				\$0.00	\$0.00
13. Other monthly income	e (Specify):			\$0.00	\$0.00
a b.				\$0.00	\$0.00
D С.				\$0.00	\$0.00
14. SUBTOTAL OF LINE	S 7 THROUGH 13			\$0.00	\$0.00
	Y INCOME (Add amounts she	own on lines 6 and 14)		\$3,018.09	\$0.00
	GE MONTHLY INCOME: (Coi	•	line 15)		018.09

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.** 

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B6J (Official Form 6J) (12/07)

IN RE: Keith Wilder Leisa Wilder

Case No.	
	(if known)

#### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at tin payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calcudiffer from the deductions from income allowed on Form 22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schlabeled "Spouse."	nedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$1,225.00
a. Are real estate taxes included? ☐ Yes ☑ No	
b. Is property insurance included? ☐ Yes ☑ No	
2. Utilities: a. Electricity and heating fuel	
b. Water and sewer	
c. Telephone	\$75.00
d. Other: cell phone	\$100.00
3. Home maintenance (repairs and upkeep)	<b>*</b>
4. Food	\$500.00
5. Clothing	\$70.00
Laundry and dry cleaning     Medical and dental expenses	\$80.00 \$200.00
8. Transportation (not including car payments)	\$300.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$40.00
10. Charitable contributions	\$50.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	
b. Life	
c. Health	
d. Auto	\$115.39
e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments)  Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto: Car Maintence	\$150.00
b. Other:	
c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	4405.00
17.a. Other: See attached personal expenses	\$105.00
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$3,010.39
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following	g the filing of this
document: None.	
CO. CTATEMENT OF MONTH I VAIET INCOME	
20. STATEMENT OF MONTHLY NET INCOME	<b>#2.040.00</b>
a. Average monthly income from Line 15 of Schedule I     b. Average monthly expenses from Line 18 above	\$3,018.09 \$3,010.39
c. Monthly net income (a. minus b.)	\$3,010.39 \$7.70
o. Monany not moonle (a. minuo o.)	Ψ1.10

INITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Keith Wilder CASE NO

Leisa Wilder

CHAPTER 7

#### **EXHIBIT TO SCHEDULE J**

#### **Itemized Personal Expenses**

Expense		Amount
Cable bill		\$45.00
Hair Cuts & Grooming		\$40.00
Postage & Mailing		\$20.00
	Total >	\$105.00

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B6 Summary (Official Form 6 - Summary) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Keith Wilder Leisa Wilder Case No.

Chapter 7

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$230,000.00		
B - Personal Property	Yes	4	\$4,205.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$263,374.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11		\$49,793.26	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$3,018.09
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$3,010.39
	TOTAL	24	\$234,205.00	\$313,167.26	

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Form 6 - Statistical Summary (12/07)

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Keith Wilder Leisa Wilder

Case No.

Chapter 7

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$3,018.09
Average Expenses (from Schedule J, Line 18)	\$3,010.39
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$4,807.00

#### State the following:

otato ano renoving.			
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$10,517.00	
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00	
4. Total from Schedule F		\$49,793.26	
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$60,310.26	

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In re Keith Wilder Case No. Leisa Wilder (if known)

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have sheets, and that they are true and correct to the I	read the foregoing summary and schedules, consisting of best of my knowledge, information, and belief.	26
•		
Date 04/16/2009	Signature /s/ Keith Wilder	
	Keith Wilder	
Date 04/16/2009	Signature /s/ Leisa Wilder	
	Leisa Wilder	
	[If joint case, both spouses must sign,]	

B7 (Official Form 7) (12/07)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Keith Wilder	eith Wilder Case No.	
	Leisa Wilder		(if known)

		STATEM	ENT OF FINAN	ICIAL AFFAIRS	
None	including part-time activities of case was commenced. State maintains, or has maintained beginning and ending dates of under chapter 12 or chapter 1 joint petition is not filed.)  AMOUNT \$12,697.28	ome the debtor has received the result of the gross amounts refinancial records on the laft the debtor's fiscal year.)	wed from employment, in independent trade or eceived during the two pasis of a fiscal rather If a joint petition is file	business, from the beginning years immediately preceding than a calendar year may read, state income for each sp	operation of the debtor's business, ag of this calendar year to the date this ag this calendar year. (A debtor that port fiscal year income. Identify the ouse separately. (Married debtors filing unless the spouses are separated and a
None	State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the				
None	a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other				
None	b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately				
None	_ c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors				
None		ative proceedings to which both to specification and specification which ess the spouses are sepa  NATUR ker Forecle	h the debtor is or was a 12 or chapter 13 must rrated and a joint petition	a party within one year imme include information concern	diately preceding the filing of this ning either or both spouses whether or  STATUS OR DISPOSITION Judgment Entered

B7 (Official Form 7) (12/07) - Cont.

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Keith Wilder	Case No.	
	Leisa Wilder		(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

NI	^	n	-

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

Non

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT,
NAME OF PAYER IF

NAME AND ADDRESS OF PAYEE

Taylor, Bean & Whitaker Mortgage Corp v.

DATE OF PAYMENT,
NAME OF PAYMENT,
OTHER THAN DEBTOR
4-14-09

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

36.00

#### 10. Other transfers

Wilder, 08 CH 032473

-

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (12/07) - Cont.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Keith Wilder	Case No.	
	Leisa Wilder	_	(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

	b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or
None	similar device of which the debtor is a beneficiary.
$\overline{\checkmark}$	

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

✓

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None

✓

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

B7 (Official Form 7) (12/07) - Cont.

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Keith Wilder	Case No.	
	Leisa Wilder		(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

1	7.	Enviro	nmental	Inform	ation

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

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B7 (Official Form 7) (12/07) - Cont.

### NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re: Keith Wilder Case No. Leisa Wilder (if known)

## STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 4

[If completed by an individual or individual and spouse]				
I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.				
Date 04/16/2009 Signature /s/ Keith Wilder				
	of Debtor	Keith Wilder		
Date 04/16/2009 Signature // /s/ Leisa Wilder				
	of Joint Debtor	Leisa Wilder		
	(if any)			

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B 8 (Official Form 8) (12/08)

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Keith Wilder CASE NO

Leisa Wilder

CHAPTER 7

#### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate Attach additional pages if necessary.)

	1
Property No. 1	
Creditor's Name: Taylor, Bean, & Whitake 1417 N Magnolia Ave Ocala, FL 34475 xxx5725	Describe Property Securing Debt: 1st Mortgage
Property will be (check one):  ☑ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):	
Property is (check one): ☐ Claimed as exempt ☑ Not claimed as exempt	
Property No. 2	
Creditor's Name: TCF Mortgage 801 Marquette Ave Minneapolis, MN 55402	Describe Property Securing Debt: 2nd mortgage
Property will be (check one):  ☑ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):	
Property is (check one):  ☐ Claimed as exempt	

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B 8 (Official Form 8) (12/08)

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Keith Wilder CASE NO

Leisa Wilder

CHAPTER 7

#### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

Continuation Sheet No. 1

PART B -- Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

#### None

declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and	/or
personal property subject to an unexpired lease.	

Date	04/16/2009	Signature	/s/ Keith Wilder Keith Wilder
			real Wilder
Date	04/16/2009	Signature	/s/ Leisa Wilder Leisa Wilder

B 201 (12/08)

# Document Page 42 of 53 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Keith Wilder Leisa Wilder

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7:</u> Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

B 201 (12/08)

# Document Page 43 of 53 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Keith Wilder Leisa Wilder Page 2

### <u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of Compliance with § 342(b) of the Bankruptcy Code

I, Robert J. Adams & Associates	, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice
required by § 342(b) of the Bankruptcy Code.	

#### /s/ Robert J. Adams & Associates

Robert J. Adams & Associates, Attorney for Debtor(s)

Bar No.: 0013056 Robert J. Adams & Assoc. 125 S. Clark, Suite 1810 Chicago, IL 60603

Phone: (312) 346-0100 Fax: (312) 346-6228

B 201 (12/08)

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

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IN RE: Keith Wilder Leisa Wilder

#### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Keith Wilder	X /s/ Keith Wilder	04/16/2009
Leisa Wilder	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X /s/ Leisa Wilder	04/16/2009
Case No. (if known)	Signature of Joint Debtor (if any)	Date

## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

CASE NO IN RE: Keith Wilder

Leisa Wilder

CHAPTER 7

	DISCLOSURE OF COM	MPENSATION OF ATTORNE	Y FOR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr that compensation paid to me within one year b services rendered or to be rendered on behalf is as follows:	before the filing of the petition in bankru	otcy, or agreed to be paid to me, for	
	For legal services, I have agreed to accept:	_	\$1,400.00	
	Prior to the filing of this statement I have receive	ved:	\$0.00	
	Balance Due:	_	\$1,400.00	
2.	The source of the compensation paid to me wa	as:		
	☑ Debtor  ☐ Other (s)	specify)		
3.	The source of compensation to be paid to me is	is:		
	✓ Debtor ☐ Other (s			
4.	I have not agreed to share the above-discl associates of my law firm.	losed compensation with any other pers	on unless they are members and	
	☐ I have agreed to share the above-disclose associates of my law firm. A copy of the accompensation, is attached.			
5.	<ul> <li>In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:</li> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> </ul>			
6.	By agreement with the debtor(s), the above-dis	sclosed fee does not include the following	g services:	
		CERTIFICATION		
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.			
	04/16/2009	/s/ Robert J. Adams & Associate	s	
	Date	Robert J. Adams & Associates Robert J. Adams & Assoc. 125 S. Clark, Suite 1810 Chicago, IL 60603 Phone: (312) 346-0100 / Fax: (312)	Bar No. 0013056	

JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Keith Wilder CASE NO

Leisa Wilder

Date <u>04/16/2009</u>

CHAPTER 7

### **VERIFICATION OF CREDITOR MATRIX**

know	ledge.		
Б.,	04/16/2009	0: .	/a/ Kaith Wildor
Date	04/10/2003	Signature	/s/ Keith Wilder Keith Wilder

Signature /s/ Leisa Wilder

Leisa Wilder

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her

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Affiliated Radiologists, S.C. Dept. 4104 Carol Stream, IL 60122

Allied Interstate, Inc. PO Box 369008 Columbus, OH 43231

AMCA PO Box 1235 Elmsford, NY 10523

American Coradius International, LLC 2420 Sweet Home Rd., Ste. 150 Amherst, NY 14228

American Medical Collection Agency 2269 South Saw Mill River Rd, Building 3 Elmsford, NY 10523

Bill Me Later PO Box 105658 Atlanta, GA 30348

Blatt, Hasenmiller, Leibsker & Moore 125 S. Wacker Dr. Ste. 400 Chicago, IL 60606-4440

Cach LLC 370 17th St. , Ste. 5000 Denver, CO 80202

Capital One PO Box 85520 Richmond, VA 23285-5520 Chase Bank One Card Service 800 Brooksedge Blvd Westerville, OH 43081

Chase PO Box 15153 Wilmington, DE 19850-5919

Citibank (SD) N.A PO Box 663 Elgin, IL 60121

Commonwealth Edison Bill Payment Center Chicago, IL 60668-0001

Computer Credit P.O.Box 5238 Winston Salem, NC 27113-5238

Credit Collection Service Payment Processing Center -27 PO Box 55126 Boston, MA 02205

Credit Collection Services Two Wells Ave Newton Center, MA 02459

Creditor Recovery Service 2821 8th St Wisconsin Rapids, WI 54494

CTI PO Box 4783 Chicago, IL 60680-4783

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Dependon Collection Service PO Box 4833 Oak Brook, IL 60523

Diman Financial 1200 Harger Rd Oak Brook, IL 60523

FFCC-Columbus, Inc. 1550 Old Henderson Rd. Columbus, OH 43220

Firstsource Healthcare Advantage, Inc 1900 W. Severs Rd LaPorte, IN 46350

Harvard Collection Services, Inc. 4839 N. Elston Ave Chicago, IL 60630-2534

Home Depot Credit Services Processing Center PO Box 689100 Des Moines, IA 50364

HSBC Bank PO Box 5253 Carol Stream, IL 60197

HSBC Card Services PO Box 17051 Baltimore, MD 21297-1051

HSBC/BSBuy PO Box 15519 Wilmington, DE 19850

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Loyola University Medical Center PO Box 6559 Carol Stream, IL 60197

Loyola University Medical Center PO Box 95994 Chicago, IL 60694-5009

Loyola University Physician Fdn PO Box 88049 Chicago, IL 60680

LVNV Funding LLC PO Box 740281 Houston, TX 77274

Management Services Incorporated P.O.Box 1099 Langhorne, PA 19047

Media Business Burea 1460 Renaissance Dr Park Ridge, IL 60068

MiraMed Revenue Group Dept. 77304 PO Box 77000 Detroit, MI 48277

Nationwide Credit & Collection 9919 W. Roosevelt Rd. Ste. 101 Westchester, IL 60154

Nationwide Credit & Collection, Inc. 815 Commerce Drive Oak Brook, IL 60523

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Nationwide Credit and Colections, INC 9919 Roosevelt Road Westchester, IL 60154

Oak Park Physicians Group 1730 Park St., Ste. 101 Naperville, IL 60563

Quest Diagnostics PO Box 7304 Hollister, MO 65673-7304

Quest Diagnostics PO Box 64500 Baltimore, MD 21264-4500

Resurgent Capital Services, L.P. PO Box 5025 Sioux Falls, SD 57117

RMS 240 Emery St Lehigh Valley, PA 18002

Rush Oak Park Hospital Blue Cross 121 Illinois P.O Box 805107 Chicago, IL 60680-4112

Rush University Medical Center 21238 Network Place Chicago, IL 60673

Rush University Medical Group 75 Remittance Dr., Dept. 1620 Chicago, IL 60675

Sam's Club P.O.Box 53092 Atalanta GA 30353

Sears Credit Cards PO Box 183082 PO Box Columbus, OH 43218-3082

Souma Diagnostics P.O.Box 11690 Chicago, IL 60611

Taylor, Bean, & Whitake 1417 N Magnolia Ave Ocala, FL 34475

TCF Mortgage 801 Marquette Ave Minneapolis, MN 55402

THD/CBSD PO Box 6497 Sioux Falls, SD 57117

Troy Q. Smith & Assoc. 105 E. Jefferson Blvd., Ste.800 South Bend, IN 46601

University Anesthesiologists SC P.O.Box 128 Glenview, IL 60025

Village Radiology, Ltd. 121 N. Marion Street Oak Park, IL 60301-1079

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Washington Mutual/Providian PO Box 660490 Dallas, TX 75266

West Suburban Emergency Services PO Box 5988 Dept 20 5055 Carol Stream, IL 60197

West Suburban Hospital Medical Center 35001 Eagle Way Chicago, IL 60678

West Suburban Medical Center 3 Erie Court Oak Park, IL 60302

Western Open MRI Rafia S. Saleem MD 7049 W. Cermak Rd. Berwyn, IL 60402

WFNNB/Value City Rooms Today PO Box 182303 Columbus, OH 43218